



Order Filed on August 1, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone No.: 973-575-0707 Attorneys for Secured Creditor Laura Eggerman, Esq. (LE-8250)	CASE NO.: 18-15832-JNP
In Re: Karen R. Tat, Debtor.	CHAPTER 13 HEARING DATE: August 7, 2018 JUDGE: Jerrold N. Poslusny Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 1, 2018

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Secured Creditor: Federal National Mortgage Association ("Fannie Mae")

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Steven N. Taieb

Property Involved ("Collateral"): 27 Girard Avenue, Sicklerville, New Jersey 08081

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtors are overdue for 4 months, from 04/1/2018 to 07/01/2018.

☒ The Debtors are overdue for 4 payments, from 04/1/2018 to 07/01/2018 at \$940.33 per month.

☐ The Debtor is assessed for _____ late charges at \$ _____ per month.

Funds Held In Suspense \$0.00

Total Arrearages Due \$3,761.32.

2. Debtors must cure all post-petition arrearages, as follows:

☒ Beginning on 08/1/2018, regular monthly mortgage payments shall continue to be made in the amount of \$940.33.

☒ The amount of \$3,761.32 shall be capitalized in the Debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order. Debtor shall amend plan to include the arrears within 15 days of entry of the Order.

☒ This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Monthly Cure Payment: Seterus, Inc.
PO Box 54420
Los Angeles, CA 90017

■ Regular Monthly Payment: Seterus, Inc.
PO Box 54420
Los Angeles, CA 90017

4. In the event of Default:

■ If the Debtors fail to make the immediate payments specified above or fails to make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00, and costs of

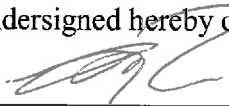
\$181.00. The fees and costs are payable:

■ Through the Chapter 13 plan.


☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded

The undersigned hereby consent to the form and entry of the foregoing order.



Steven N. Taieb, Jr., Esq.
Attorney for Debtor(s)
Date:



Laura Egerman, Esq.
Attorney for Movant
Date: 07.31.2018